Refund Reason Id	Refund Reason Desc
1	Cardholder Request
2	Faulty Card
3	Expired Card
4	Previously Blocked
5	Card Printing Problem
6	Automatically Expired Card
7	Automatically Expired Product
8	Ticket Exchange
9	Defective Card
10	Damaged Card
11	Card Refund
12	Card Lost/Stolen
13	Transfer
255	Unspecified